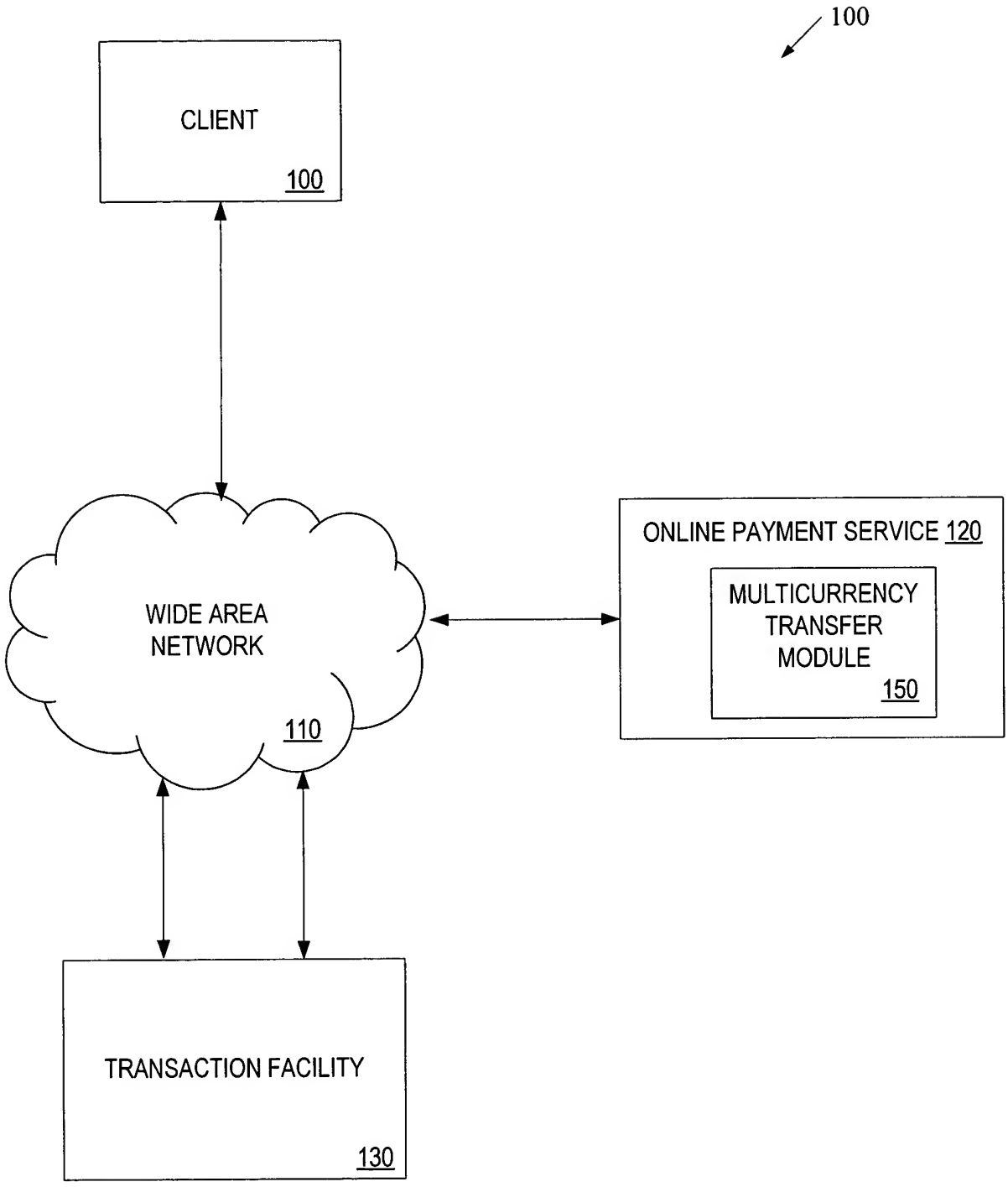
100
CLIENT
100
WIDE AREA
NETWORK
110
ONLINE PAYMENT SERVICE 120
MULTICURRENCY
TRANSFER
MODULE
150
TRANSACTION FACILITY
130

FIG. 1

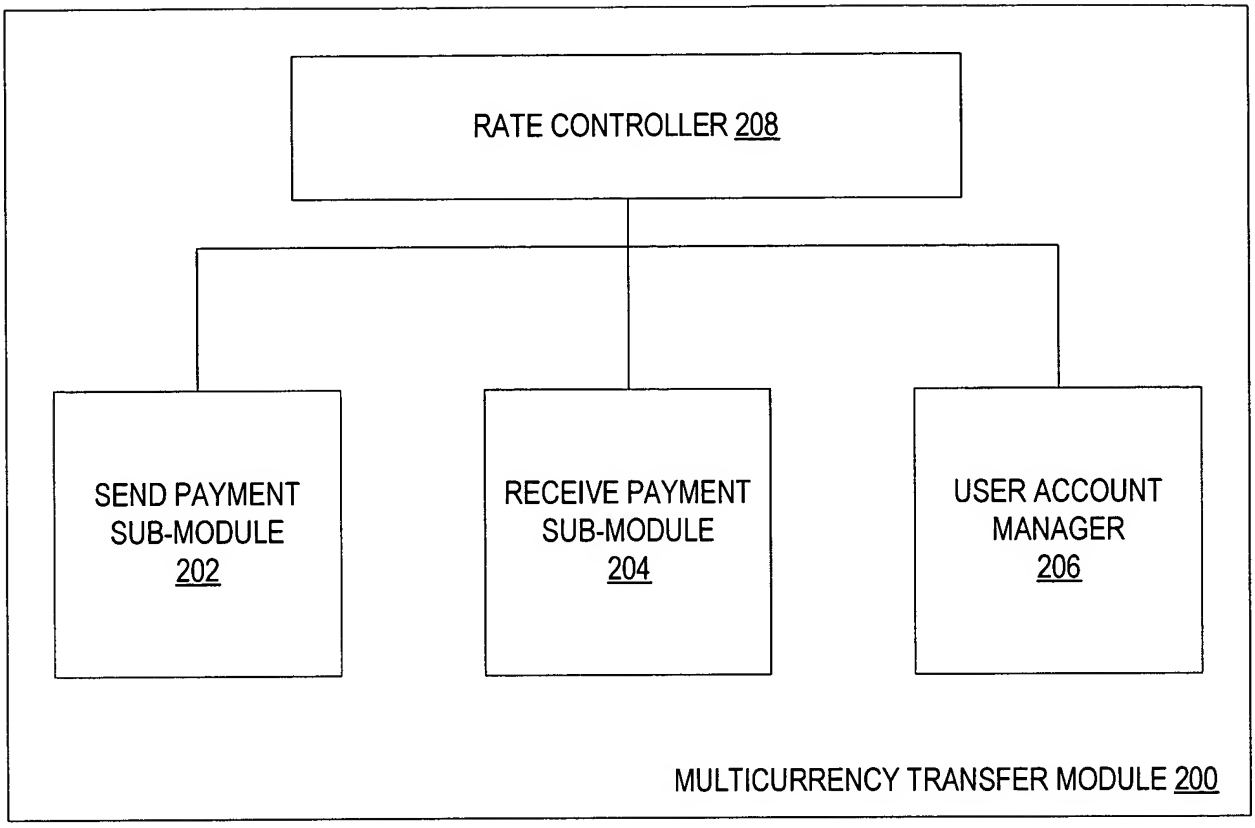
RATE CONTROLLER 208
SEND PAYMENT SUB-MODULE 202
RECEIVE PAYMENT SUB-MODULE 204
USER ACCOUNT MANAGER 206
MULTICURRENCY TRANSFER MODULE 200

FIG. 2

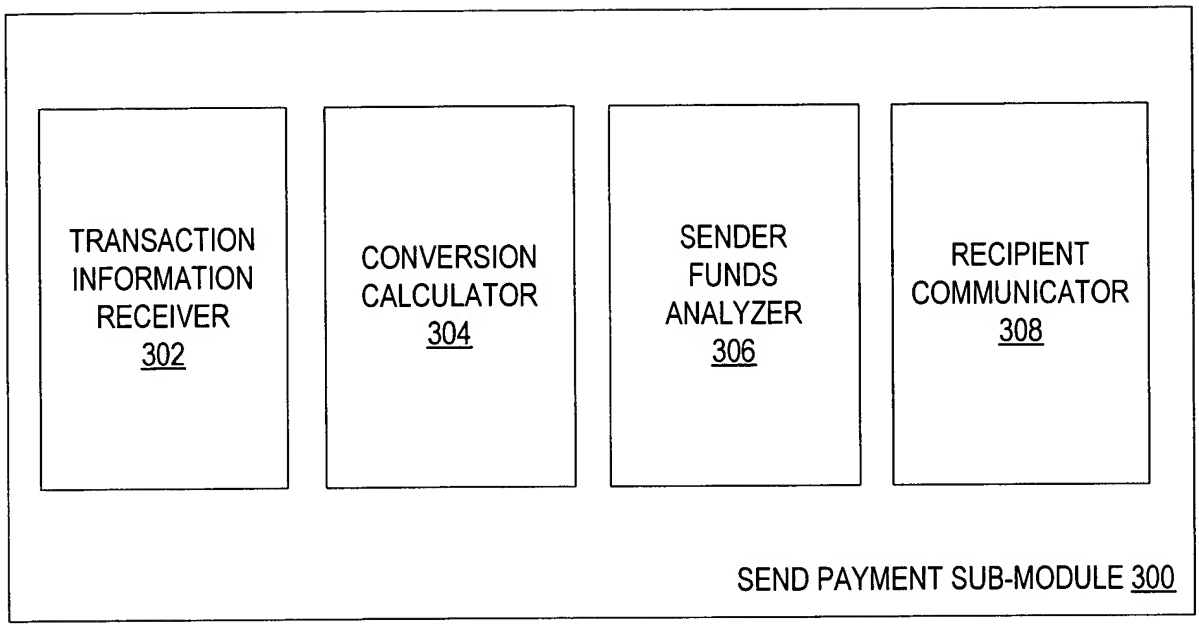
TRANSACTION INFORMATION RECEIVER 302
CONVERSION CALCULATOR 304
SENDER FUNDS ANALYZER 306
RECIPIENT COMMUNICATOR 308
SEND PAYMENT SUB-MODULE 300

FIG. 3

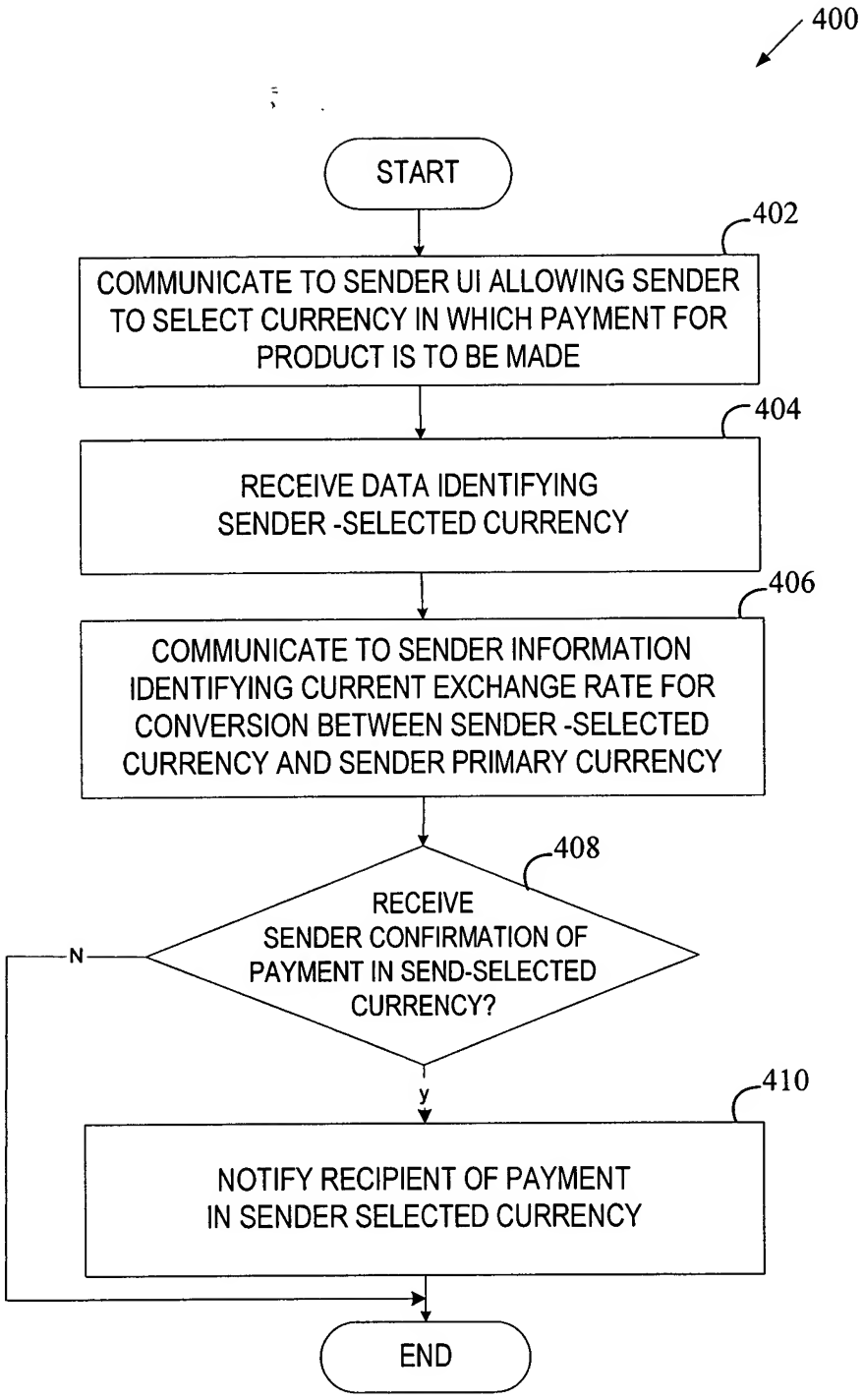
400
START
402
COMMUNICATE TO SENDER UI ALLOWING SENDER TO SELECT CURRENCY IN WHICH PAYMENT FOR PRODUCT IS TO BE MADE
404
RECEIVE DATA IDENTIFYING SENDER -SELECTED CURRENCY
406
COMMUNICATE TO SENDER INFORMATION IDENTIFYING CURRENT EXCHANGE RATE FOR CONVERSION BETWEEN SENDER -SELECTED CURRENCY AND SENDER PRIMARY CURRENCY
408
RECEIVE SENDER CONFIRMATION OF PAYMENT IN SEND-SELECTED CURRENCY?
N
y
410
NOTIFY RECIPIENT OF PAYMENT IN SENDER SELECTED CURRENCY
END

FIG. 4

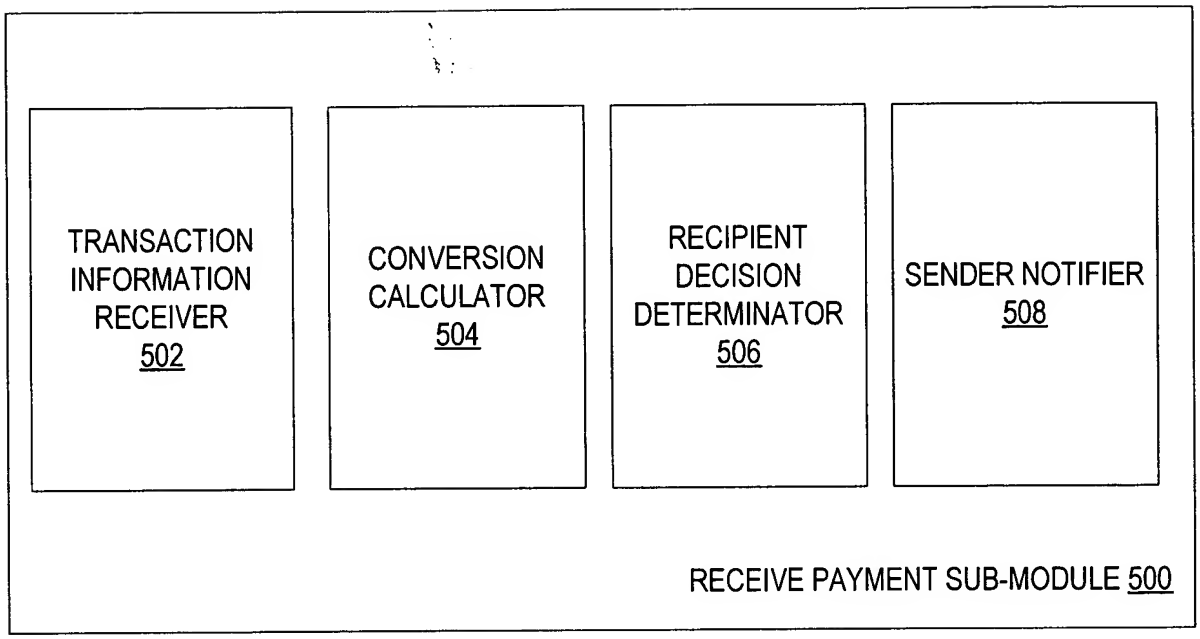
TRANSACTION INFORMATION RECEIVER 502
CONVERSION CALCULATOR 504
RECIPIENT DECISION DETERMINATOR 506
SENDER NOTIFIER 508
RECEIVE PAYMENT SUB-MODULE 500

FIG. 5

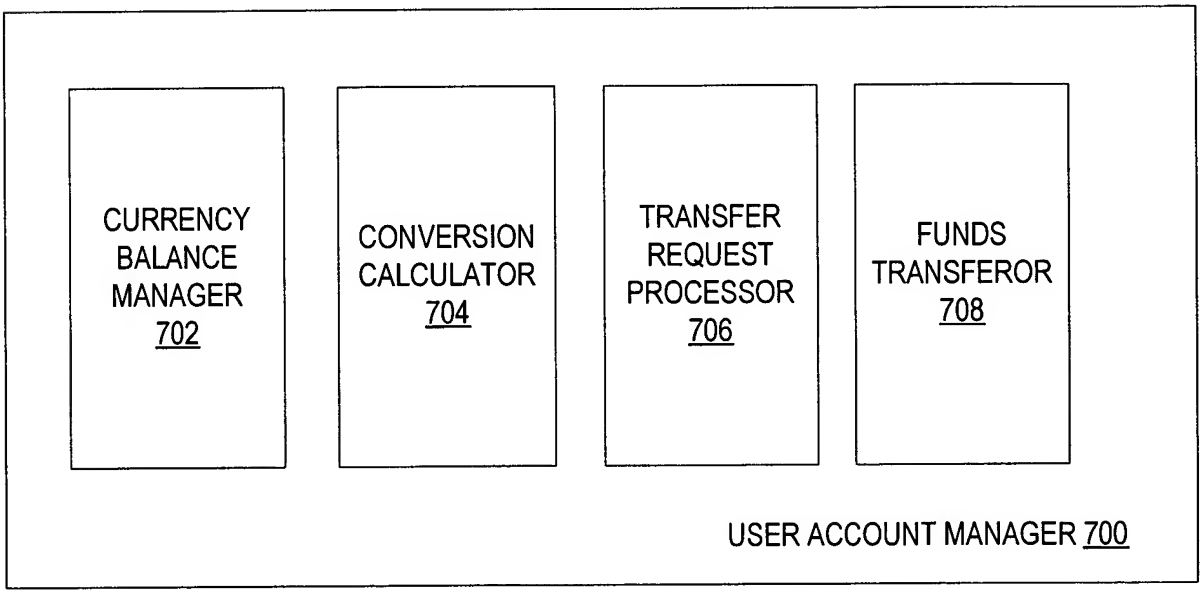
CURRENCY BALANCE MANAGER 702
CONVERSION CALCULATOR 704
TRANSFER REQUEST PROCESSOR 706
FUNDS TRANSFEROR 708
USER ACCOUNT MANAGER 700

FIG. 7

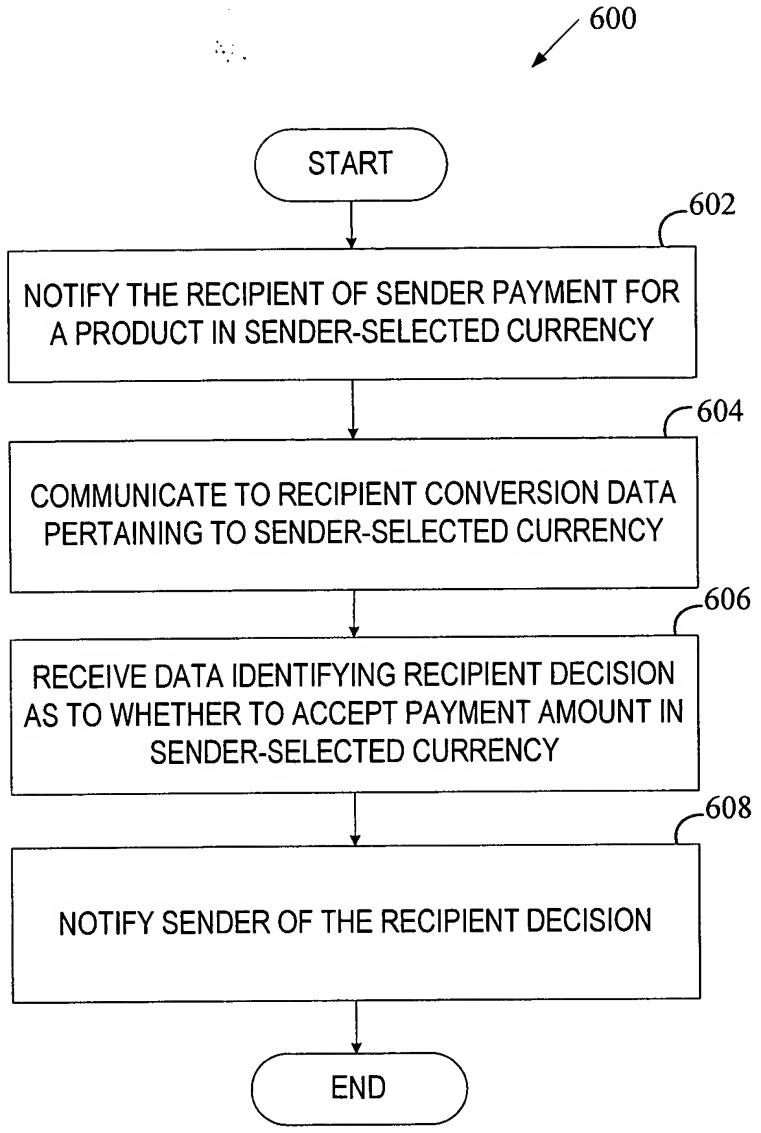
600
START
602
NOTIFY THE RECIPIENT OF SENDER PAYMENT FOR A PRODUCT IN SENDER-SELECTED CURRENCY
604
COMMUNICATE TO RECIPIENT CONVERSION DATA PERTAINING TO SENDER-SELECTED CURRENCY
606
RECEIVE DATA IDENTIFYING RECIPIENT DECISION AS TO WHETHER TO ACCEPT PAYMENT AMOUNT IN SENDER-SELECTED CURRENCY
608
NOTIFY SENDER OF THE RECIPIENT DECISION
END

FIG. 6

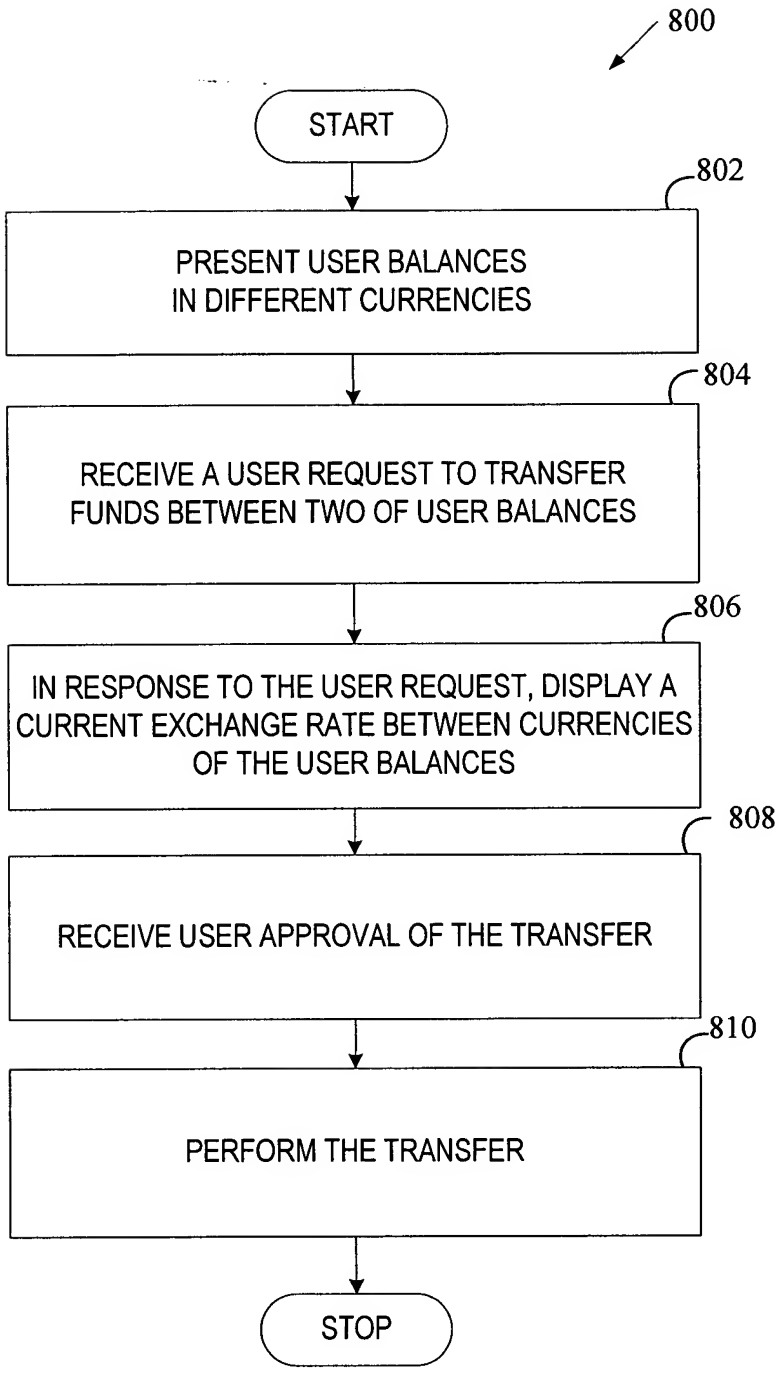
800
START
802
PRESENT USER BALANCES IN DIFFERENT CURRENCIES
804
RECEIVE A USER REQUEST TO TRANSFER FUNDS BETWEEN TWO OF USER BALANCES
806
IN RESPONSE TO THE USER REQUEST, DISPLAY A CURRENT EXCHANGE RATE BETWEEN CURRENCIES OF THE USER BALANCES
808
RECEIVE USER APPROVAL OF THE TRANSFER
810
PERFORM THE TRANSFER
STOP

FIG. 8

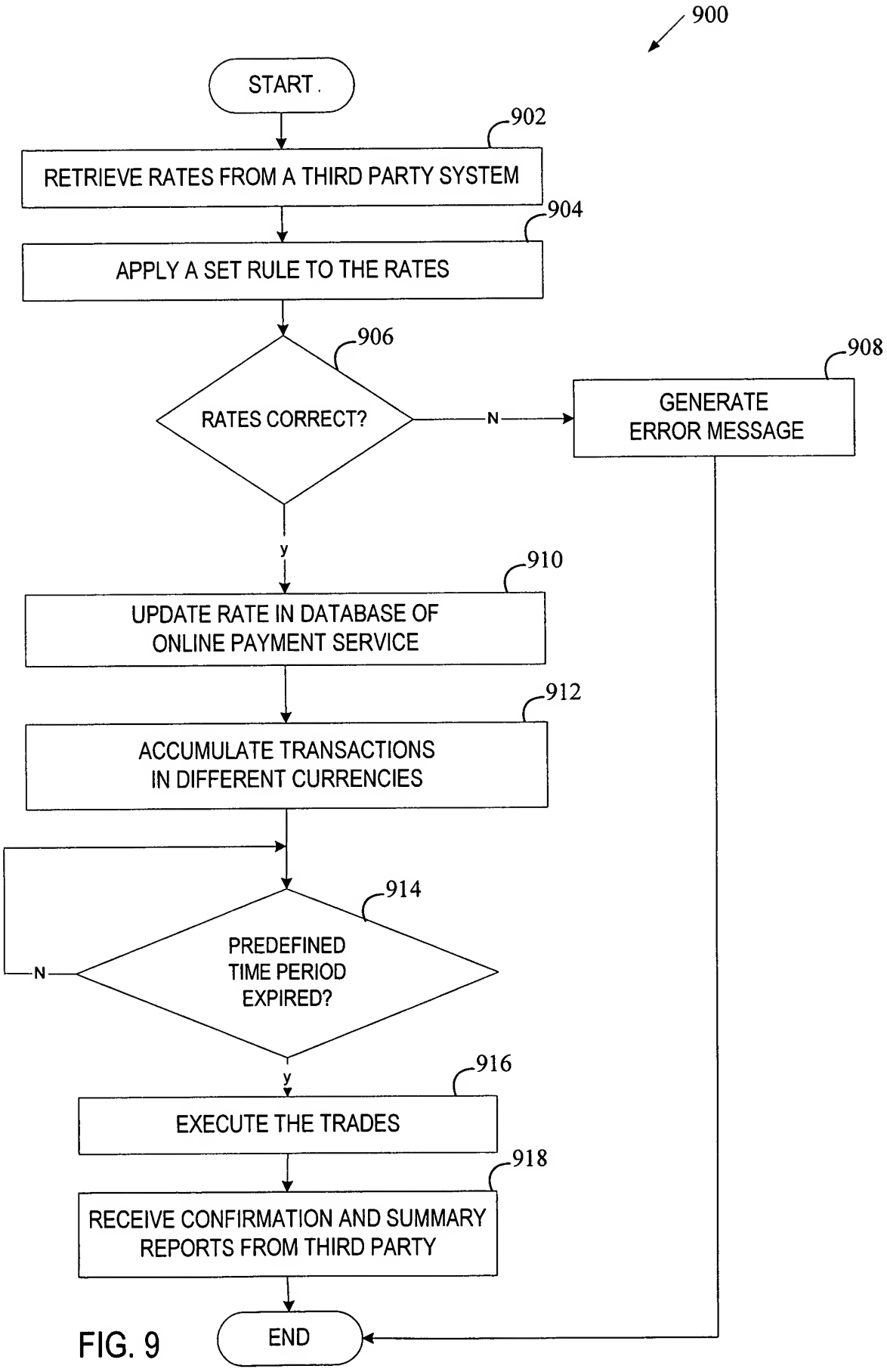
900
START
902
RETRIEVE RATES FROM A THIRD PARTY SYSTEM
904
APPLY A SET RULE TO THE RATES
906
RATES CORRECT?
N
908
GENERATE ERROR MESSAGE
y
910
UPDATE RATE IN DATABASE OF ONLINE PAYMENT SERVICE
912
ACCUMULATE TRANSACTIONS IN DIFFERENT CURRENCIES
914
PREDEFINED TIME PERIOD EXPIRED?
N
y
916
EXECUTE THE TRADES
918
RECEIVE CONFIRMATION AND SUMMARY REPORTS FROM THIRD PARTY
END

FIG. 9

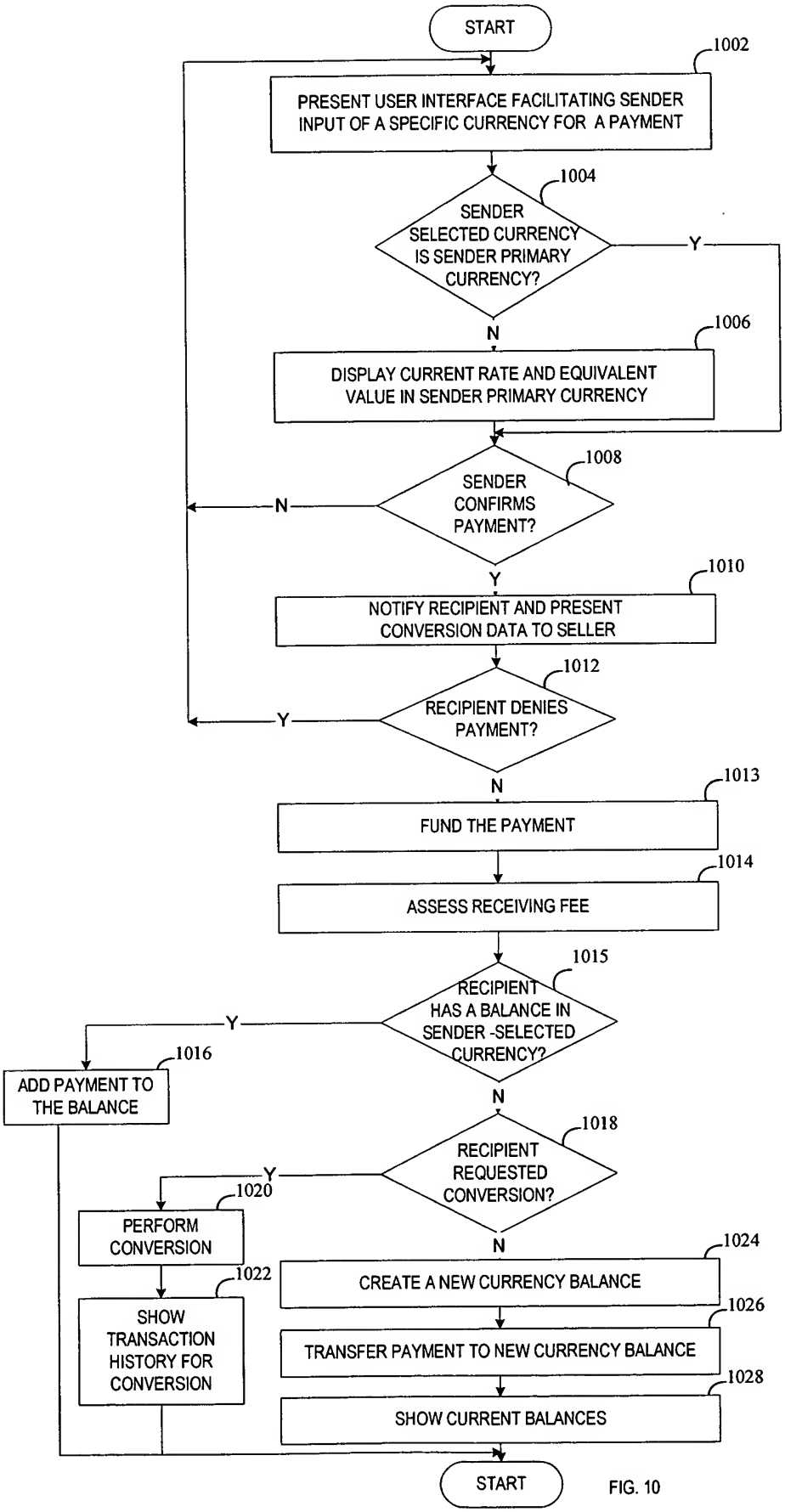
START
1002
PRESENT USER INTERFACE FACILITATING SENDER INPUT OF A SPECIFIC CURRENCY FOR A PAYMENT
1004
SENDER SELECTED CURRENCY IS SENDER PRIMARY CURRENCY?
Y
N
1006
DISPLAY CURRENT RATE AND EQUIVALENT VALUE IN SENDER PRIMARY CURRENCY
1008
SENDER CONFIRMS PAYMENT?
N
Y
1010
NOTIFY RECIPIENT AND PRESENT CONVERSION DATA TO SELLER
1012
RECIPIENT DENIES PAYMENT?
Y
N
1013
FUND THE PAYMENT
1014
ASSESS RECEIVING FEE
1015
RECIPIENT HAS A BALANCE IN SENDER -SELECTED CURRENCY?
Y
1016
ADD PAYMENT TO THE BALANCE
N
1018
RECIPIENT REQUESTED CONVERSION?
Y
1020
PERFORM CONVERSION
1022
SHOW TRANSACTION HISTORY FOR CONVERSION
N
1024
CREATE A NEW CURRENCY BALANCE
1026
TRANSFER PAYMENT TO NEW CURRENCY BALANCE
1028
SHOW CURRENT BALANCES
START

FIG. 10

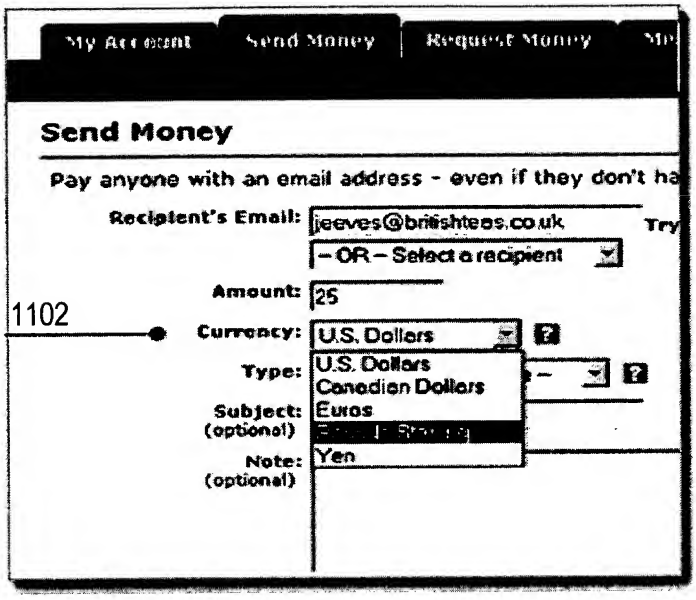
My Account
Send Money
Request Money
Send Money
Pay anyone with an email address - even if they don't ha
Recipient's Email:
jeeves@britishteas.co.uk
Try
– OR – Select a recipient
Amount:
25
1102
Currency:
U.S. Dollars
Type:
U.S. Dollars
Canadian Dollars
Euros
Yen
Subject:
(optional)
Note:
(optional)

FIG. 11

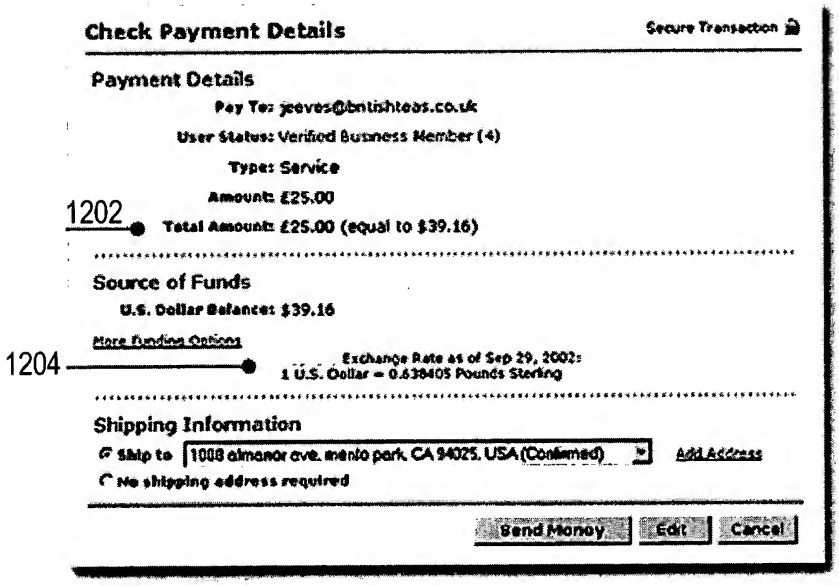
Check Payment Details
Secure Transaction
Payment Details
Pay To: jeeves@britishteas.co.uk
User Status: Verified Business Member (4)
Type: Service
Amount: £25.00
1202
Total Amount: £25.00 (equal to $39.16)
Source of Funds
U.S. Dollar Balance: $39.16
More Funding Options
1204
Exchange Rate as of Sep 29, 2002:
1 U.S. Dollar = 0.638405 Pounds Sterling
Shipping Information
Ship to
1008 almanor ave. menlo park, CA 94025, USA (Confirmed)
Add Address
No shipping address required
Send Money
Edit
Cancel

FIG. 12

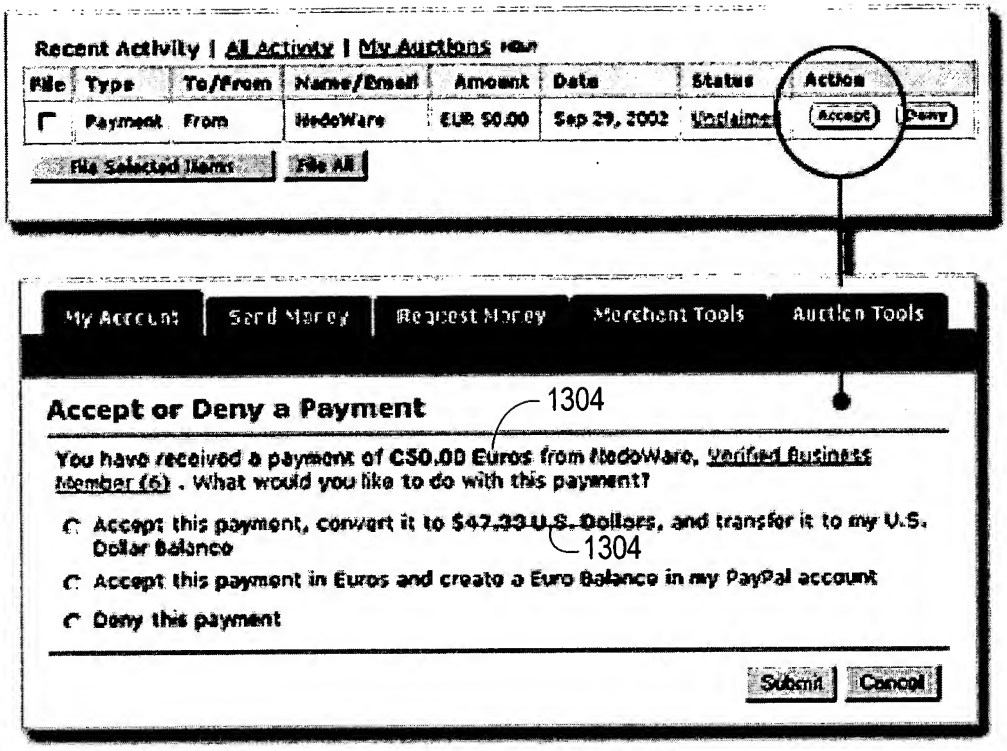
Recent Activity | All Activity | My Auctions
File
Type
To/From
Name/Email
Amount
Date
Status
Action
Payment
From
NedoWare
EUR 50.00
Sep 29, 2002
Accept
Deny
File Selected Items
File All
My Account
Send Money
Request Money
Merchant Tools
Auction Tools
Accept or Deny a Payment
1304
You have received a payment of C$0.00 Euros from NedoWare, Verified Business Member (6) . What would you like to do with this payment?
Accept this payment, convert it to $47.33 U.S. Dollars, and transfer it to my U.S. Dollar Balance
1304
Accept this payment in Euros and create a Euro Balance in my PayPal account
Deny this payment
Submit
Cancel

FIG. 13

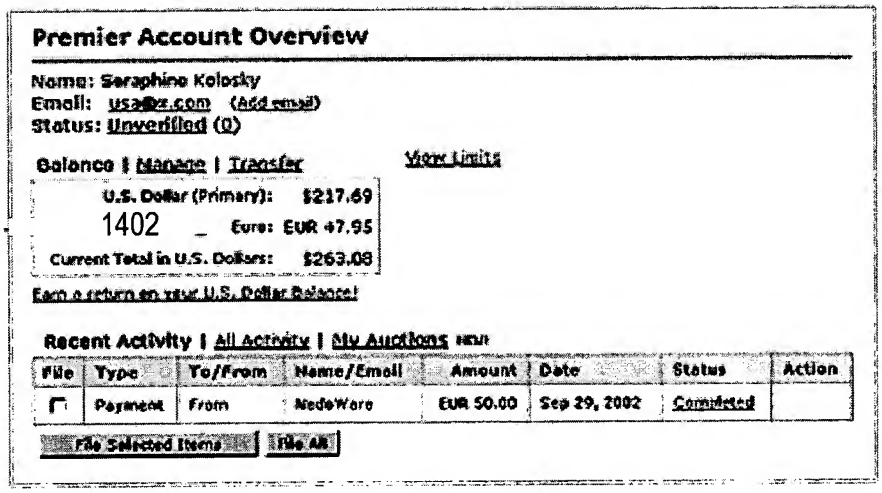
Premier Account Overview
Name: Seraphino Kolosky
Email: usa@x.com (Add email)
Status: Unverified (0)
Balance | Manage | Transfer
View Limits
U.S. Dollar (Primary): $217.69
1402
Euro: EUR 47.95
Current Total in U.S. Dollars: $263.08
Earn a return on your U.S. Dollar Balance!
Recent Activity | All Activity | My Auctions
File
Type
To/From
Name/Email
Amount
Date
Status
Action
Payment
From
NedoWare
EUR 50.00
Sep 29, 2002
Completed
File Selected Items
File All

FIG. 14

All Activity from Aug 30, 2002 to Sep 29, 2002 - Download History

	Type	To/From	Name/Email	Status	Gross	Fee	Net Amount
3.	Currency Conversion (credit)	To U.S. Dollar	From Euro	Completed	$45.39	$0.00	$45.39
2.	Currency Conversion (debit)	From Euro	To U.S. Dollar	Completed	-EUR 47.95	EUR 0.00	-EUR 47.95
1.	Payment	From	RedsWare	Completed	EUR 50.00	-EUR 2.05	EUR 47.95

FIG. 15

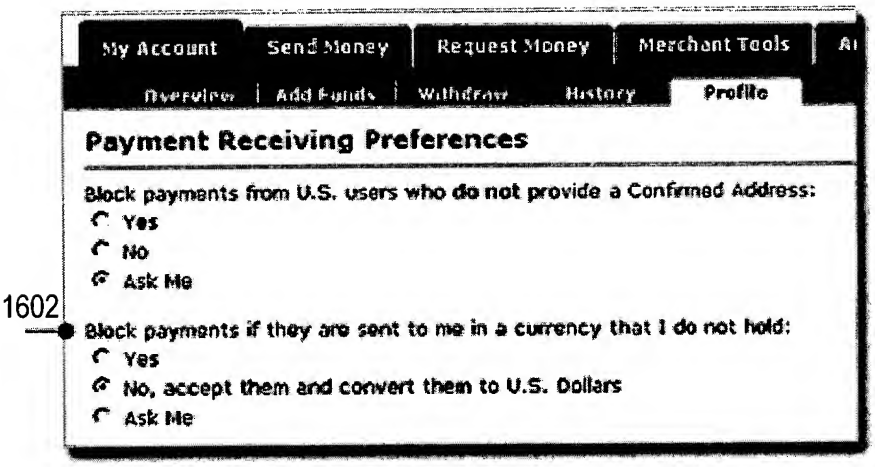

FIG. 16

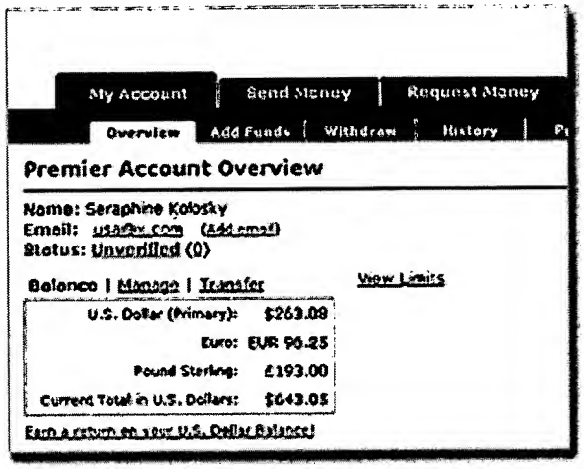
My Account
Send Money
Request Money
Overview
Add Funds
Withdraw
History
Premier Account Overview
Name: Seraphine Kolosky
Email:
Status: Unverified (0)
Balance | Manage | Transfer
View Limits
U.S. Dollar (Primary): $263.08
Euro: EUR 96.25
Pound Sterling: £193.00
Current Total in U.S. Dollars: $643.05

FIG. 17

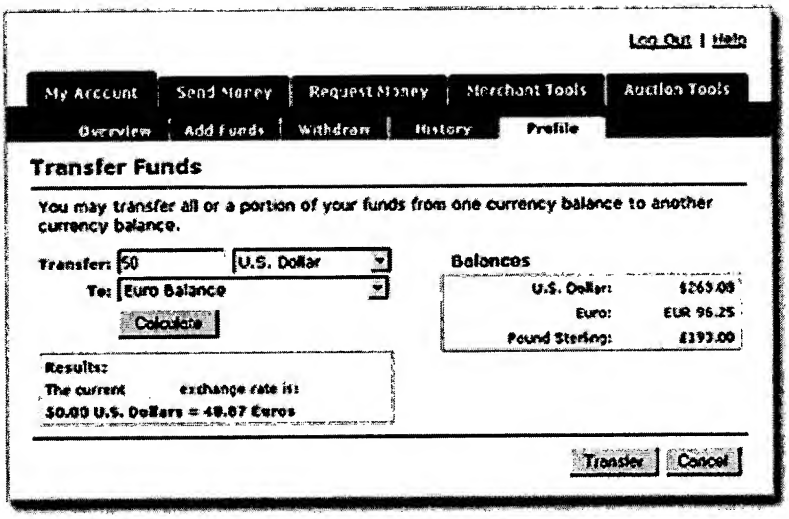
Log Out | Help
My Account
Send Money
Request Money
Merchant Tools
Auction Tools
Overview
Add Funds
Withdraw
History
Profile
Transfer Funds
You may transfer all or a portion of your funds from one currency balance to another currency balance.
Transfer: 50
U.S. Dollar
To: Euro Balance
Calculate
Balances
U.S. Dollar: $263.08
Euro: EUR 96.25
Pound Sterling: £193.00
Results:
The current exchange rate is:
50.00 U.S. Dollars = 48.07 Euros
Transfer
Cancel

FIG. 18

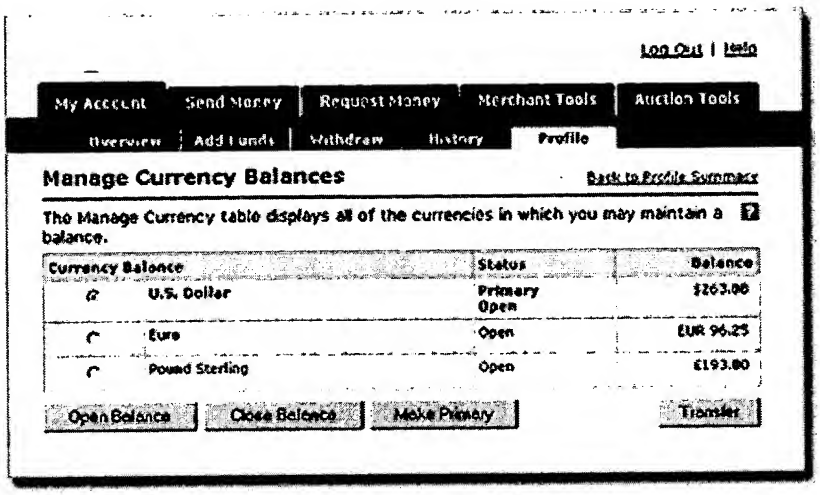
Log Out | Help
My Account
Send Money
Request Money
Merchant Tools
Auction Tools
Overview
Add Funds
Withdraw
History
Profile
Manage Currency Balances
Back to Profile Summary
The Manage Currency table displays all of the currencies in which you may maintain a balance.
Currency Balance
Status
Balance
U.S. Dollar
Primary
Open
$263.00
Euro
Open
EUR 96.25
Pound Sterling
Open
£193.80
Open Balance
Close Balance
Make Primary
Transfer

FIG. 19

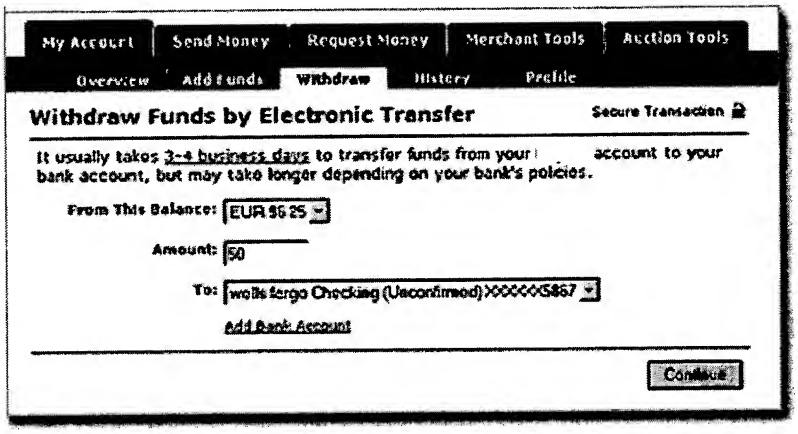
My Account
Send Money
Request Money
Merchant Tools
Auction Tools
Overview
Add Funds
Withdraw
History
Profile
Withdraw Funds by Electronic Transfer
Secure Transaction
It usually takes 3-4 business days to transfer funds from your account to your bank account, but may take longer depending on your bank's policies.
From This Balance:
EUR 96.25
Amount:
50
To:
Wells Fargo Checking (Unconfirmed) XXXXXX5867
Add Bank Account
Continue

FIG. 20

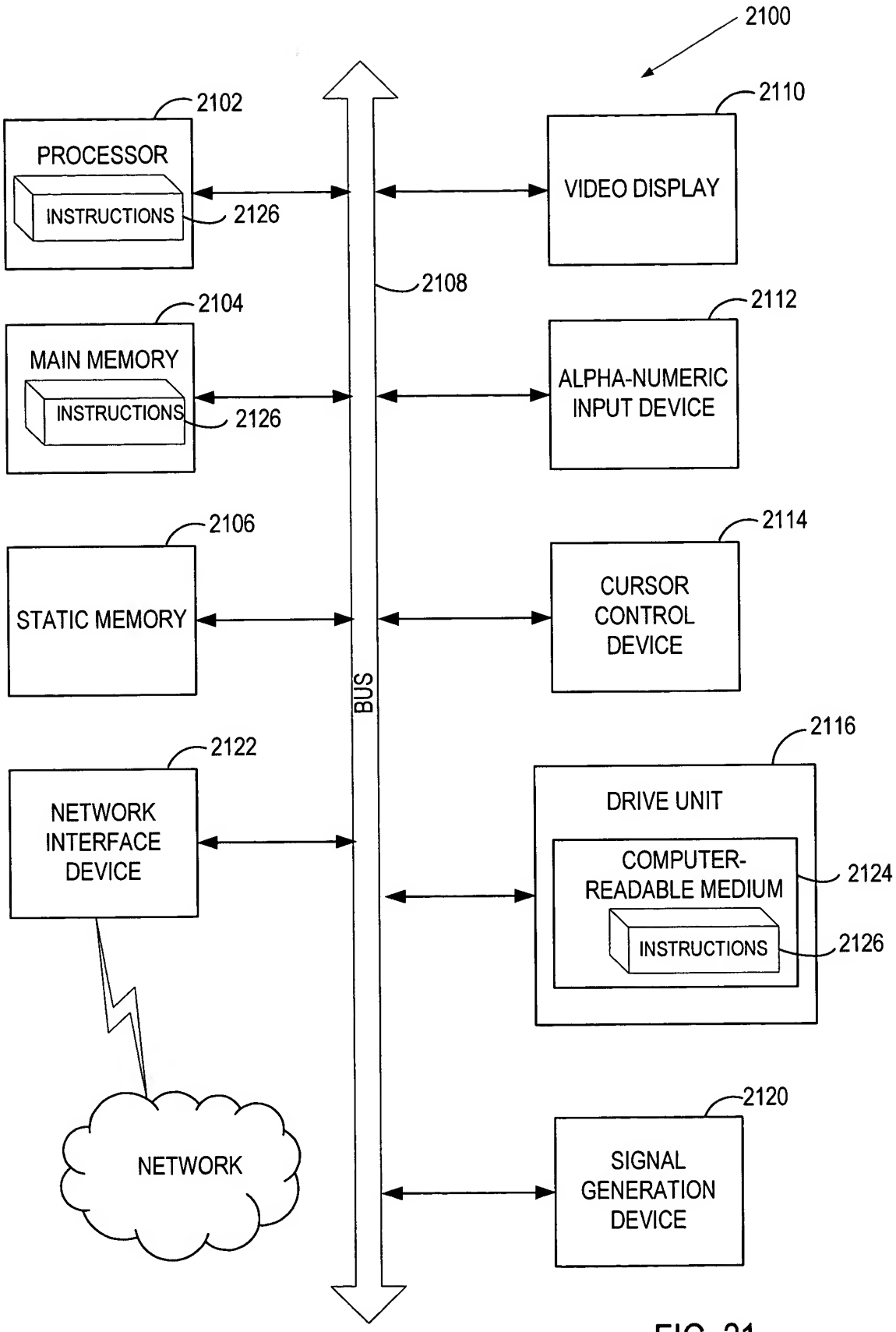
2100
2102
PROCESSOR
INSTRUCTIONS
2126
2104
MAIN MEMORY
INSTRUCTIONS
2126
2106
STATIC MEMORY
2122
NETWORK INTERFACE DEVICE
NETWORK
BUS
2108
2110
VIDEO DISPLAY
2112
ALPHA-NUMERIC INPUT DEVICE
2114
CURSOR CONTROL DEVICE
2116
DRIVE UNIT
COMPUTER-READABLE MEDIUM
2124
INSTRUCTIONS
2126
2120
SIGNAL GENERATION DEVICE

FIG. 21